

Disruptive Fintech in the Blockchain Era

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Co-Founder & Secretary



blockchain embassy **asia**

The study of the

Financial sector

In the **Modern Economy**

The Truth

about the current state of the Financial Sector

Antiquated

Inherited from
the first
industrial
mode of
economy

Legacy

Paper-based
processes
dressed up
digitally

Centralised

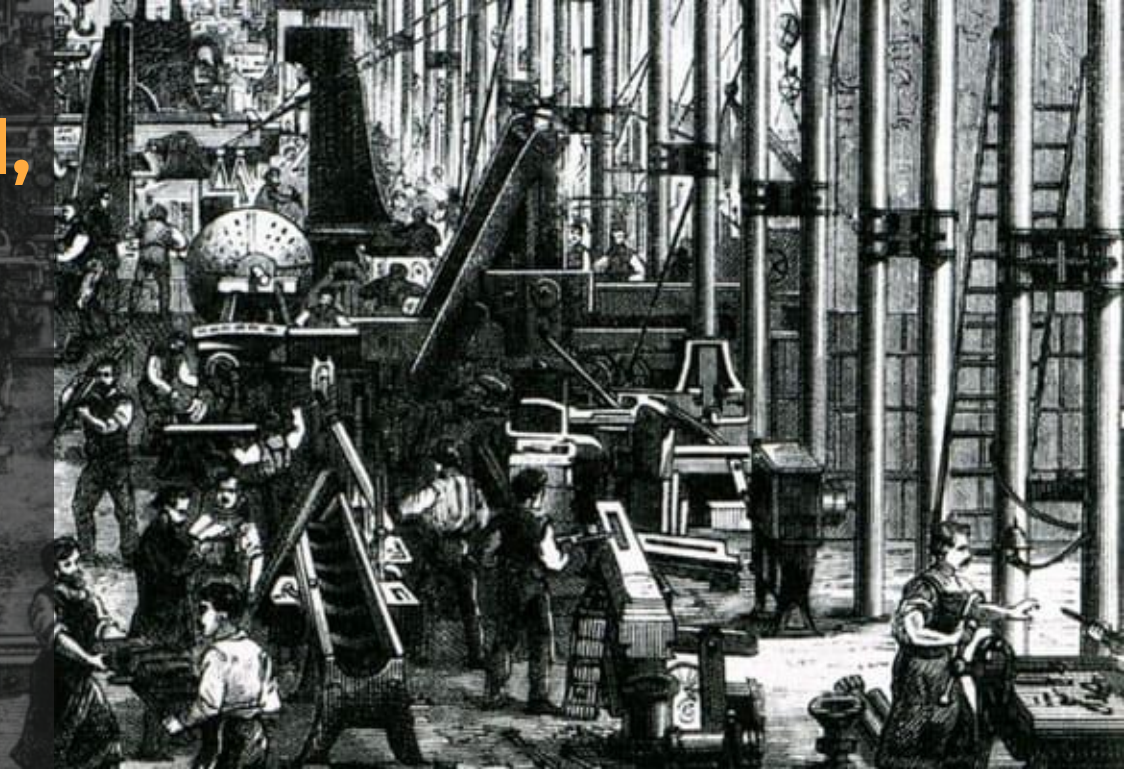
Vulnerable to
systems failure

Exclusionary

Deny billions
of people
access to
financial tools

Fixation on capital,
NOT people

Fixation on profit
& returns, NOT
economic activity



A photograph of a woman and three children in a rural setting, likely a market or a banana plantation. The woman is in the center, wearing a green shirt and a headband, carrying a large bundle of bananas on her back. She has a serious expression. To her right, a young girl is also carrying a bundle of bananas on her head. In the foreground, two other children are looking towards the camera. The background is dark and shows the wooden structure of a building. The overall tone is somber and highlights the economic challenges of the subjects.

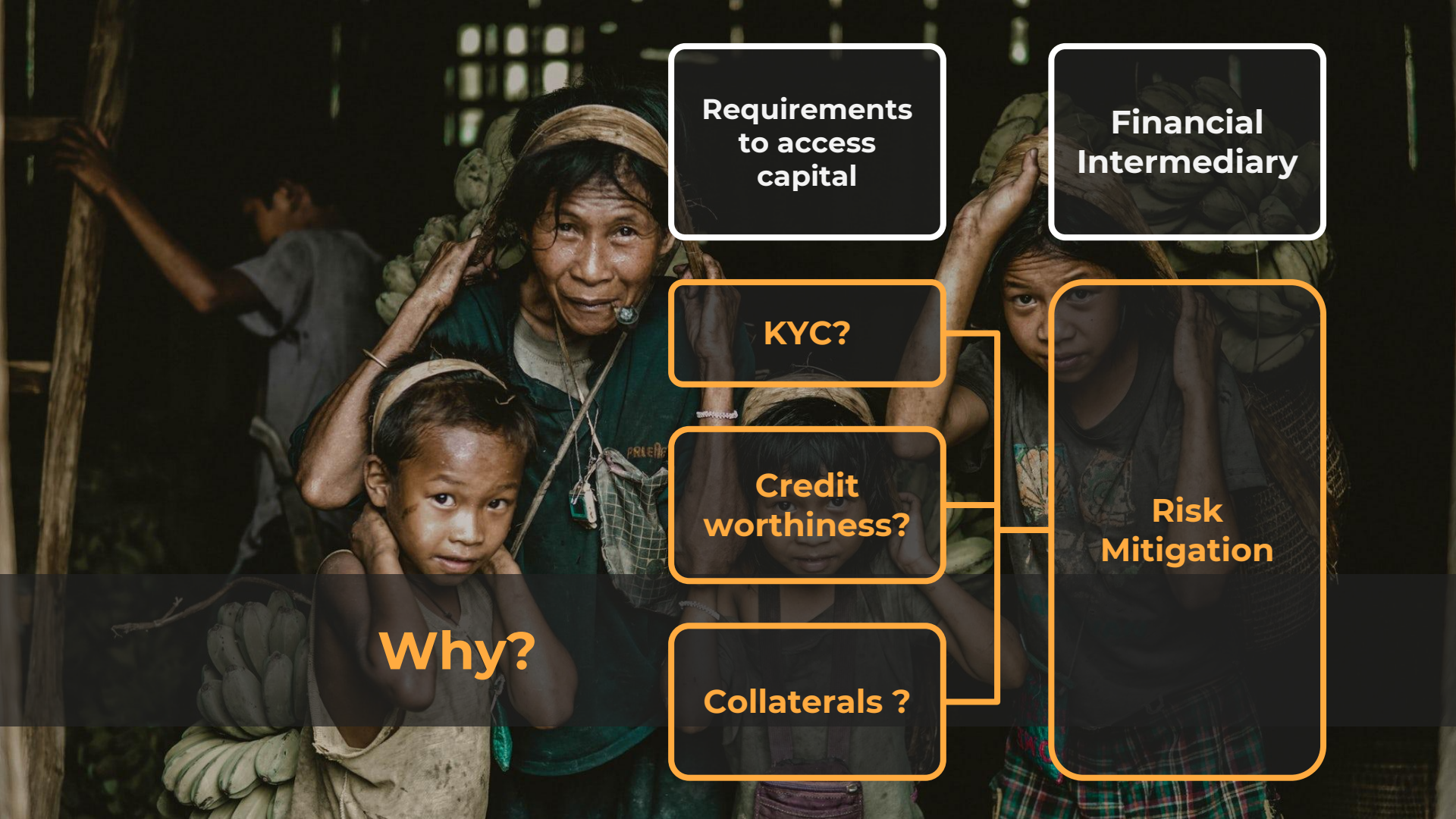
**FINANCIAL
MONOPOLY
or Standards?**

KYC?

**Credit
worthiness?**

**Financially
disenfranchised**

Collaterals ?



**Requirements
to access
capital**

**Financial
Intermediary**

KYC?

**Credit
worthiness?**

**Risk
Mitigation**

Why?

Collaterals ?

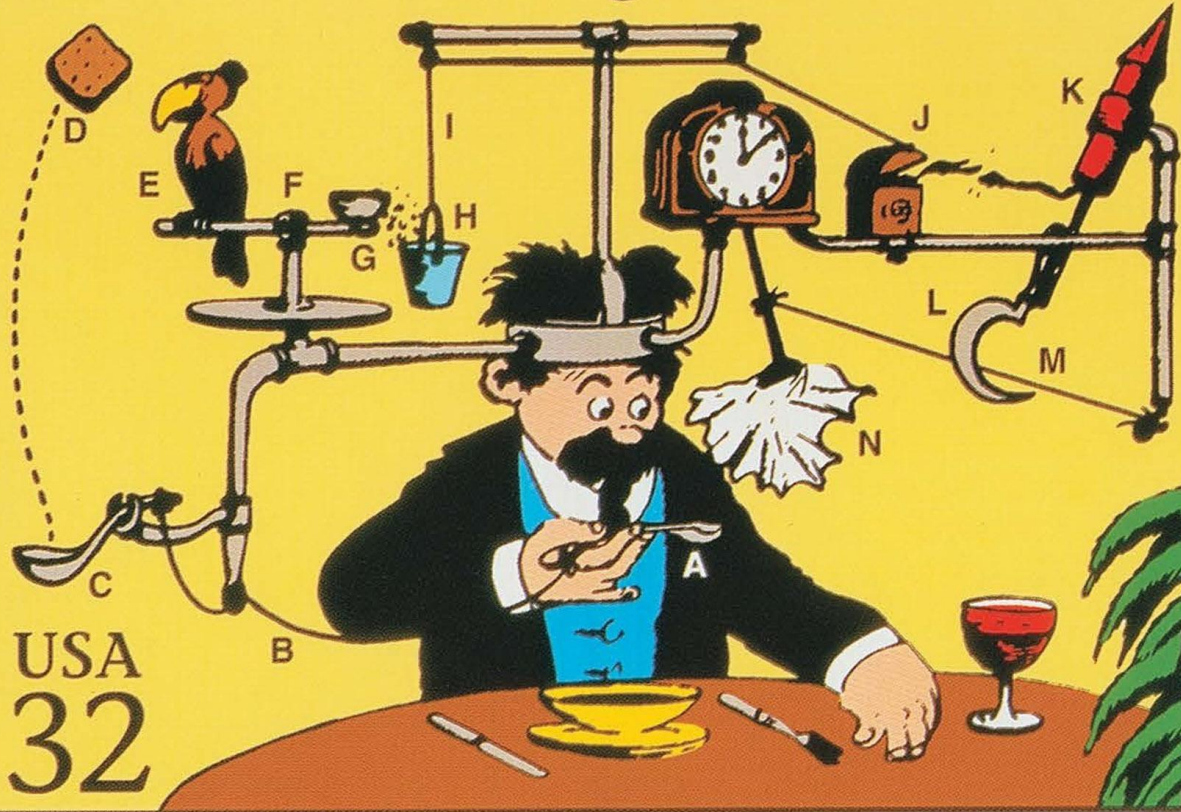
An aerial photograph of a city skyline, likely New York City, during sunset. The sky is a mix of orange, yellow, and blue. The city is densely packed with skyscrapers and buildings. A river or bay is visible in the background, with a bridge spanning across it. The overall tone is dramatic and urban.

*“Whereas the old world was **hierarchical, slow-moving, reluctant to change, closed and opaque, and controlled by powerful intermediaries,***

*...the new order will be **flatter, offering a peer-to-peer solution; more private and secure; transparent, inclusive, and innovative.**”*

Don Tapscott

Rube Goldberg's Inventions

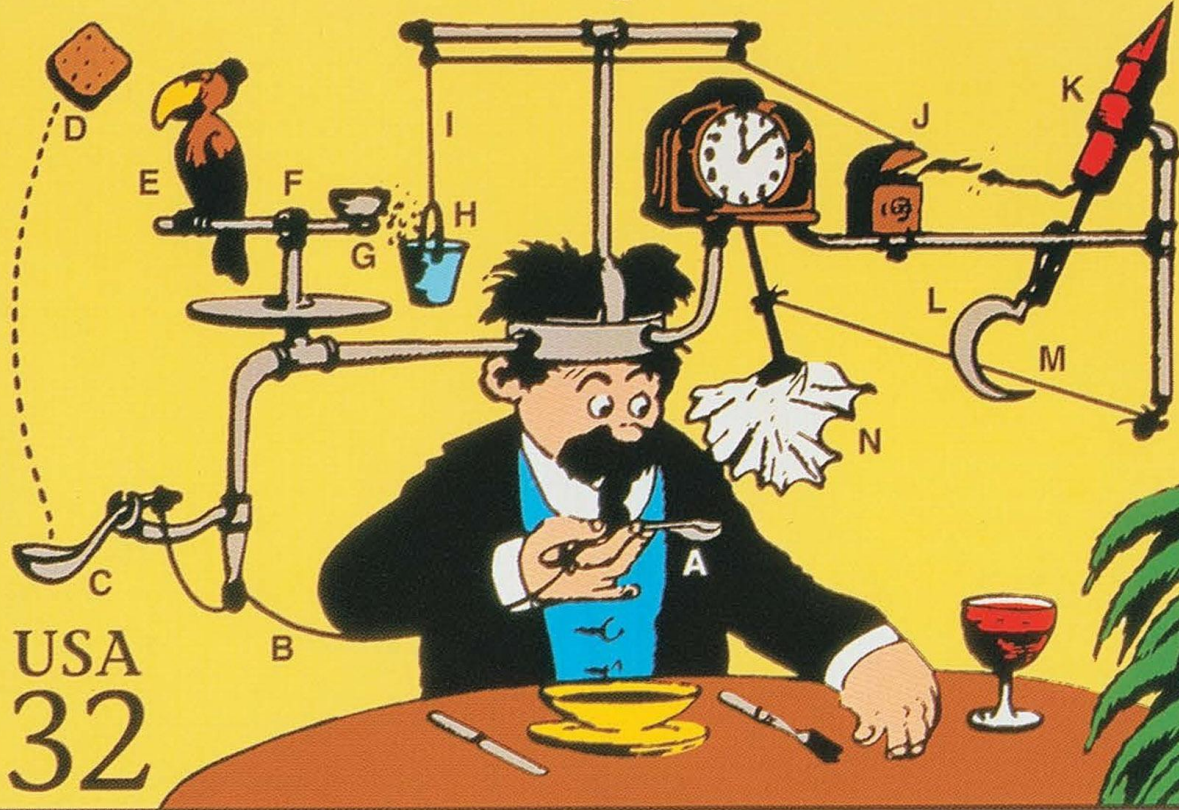


**Complex
machine**

for

**simple
tasks**

Rube Goldberg's Inventions



Complex
institutions

for

simple
Financial
services



ADAPT

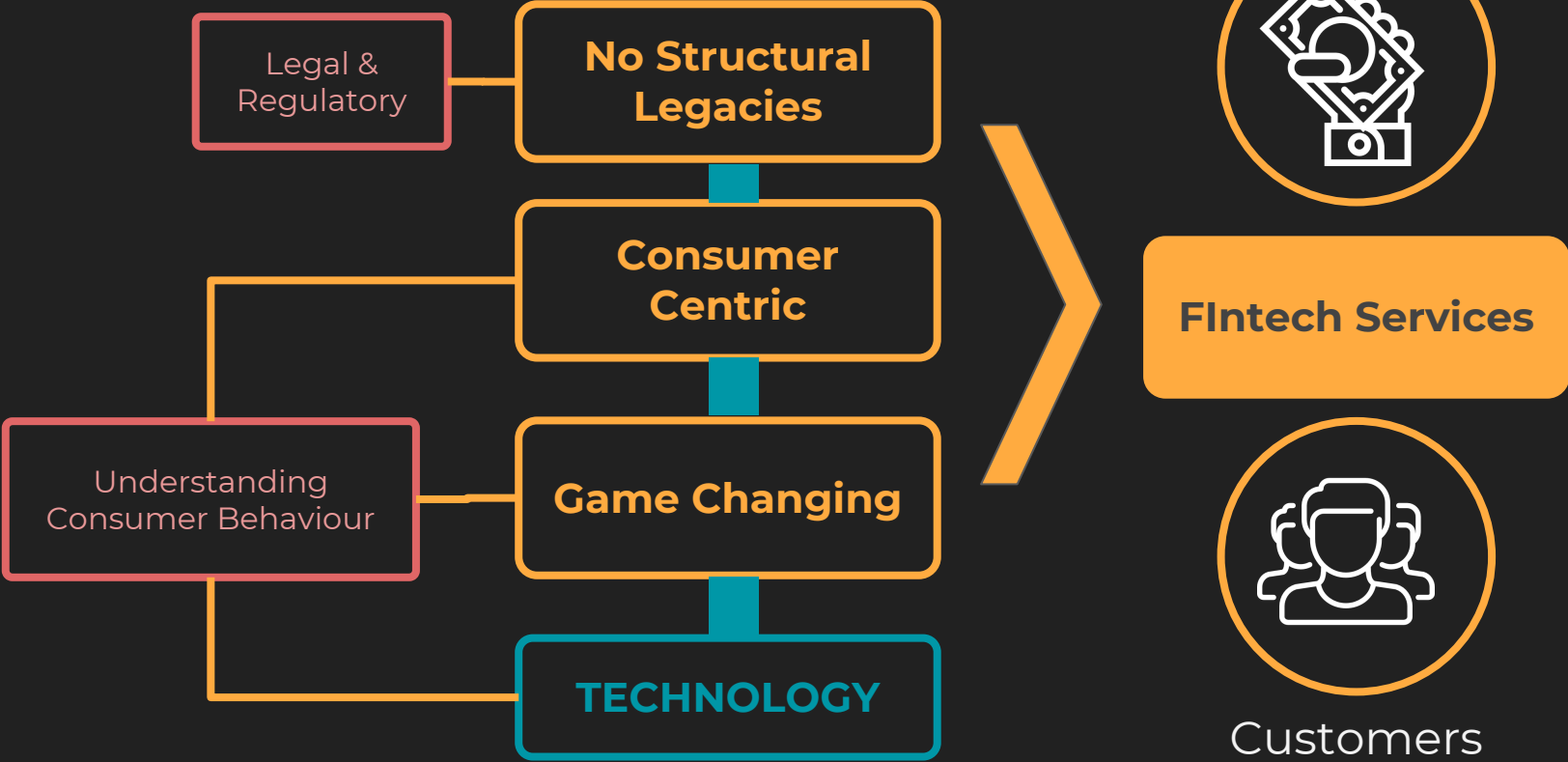


Or be

EXTINCT

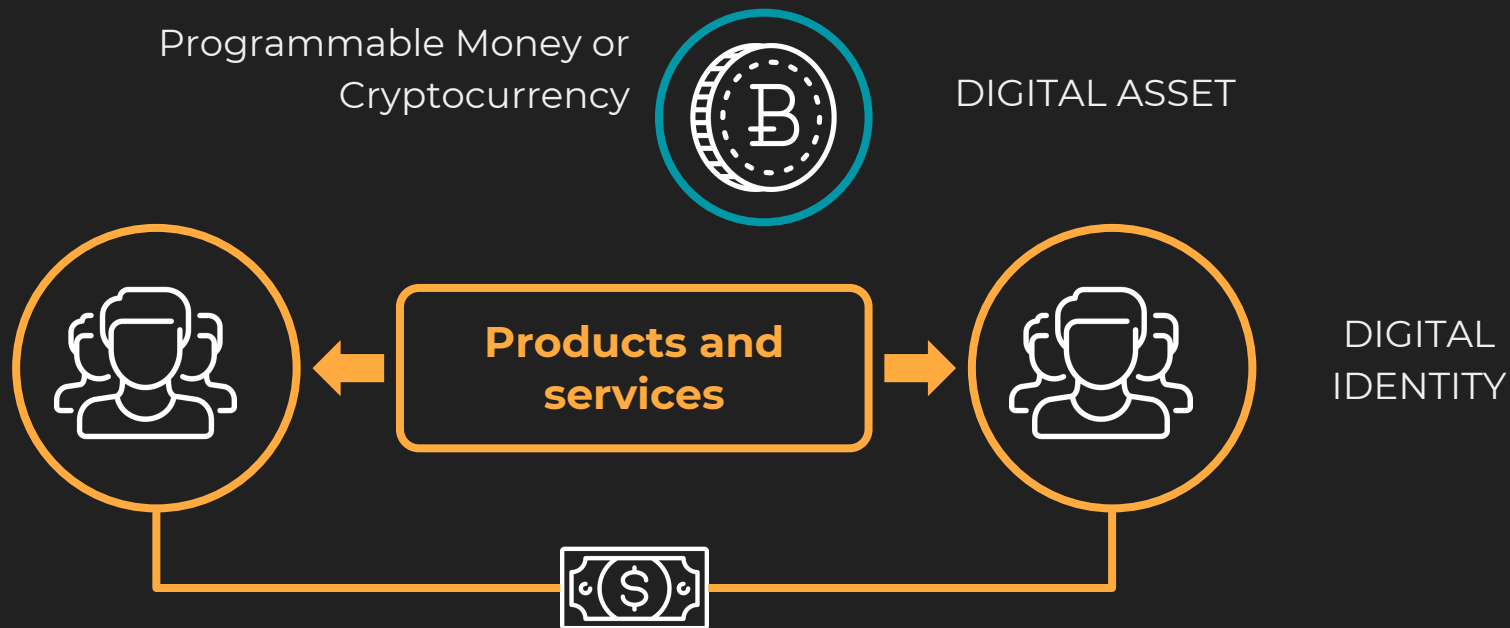
The case for
Fintech

Financial Inclusion



Unlocking and facilitating transfer of value

Through disintermediation



Recognising other forms of value to be leveraged to fuel the economy

Traits of Good Money	Gold	\$\$\$	Private DLTs	Bitcoin
Durability		fragile		
Portability	heavy			
Divisibility	difficult	limited		
Uniformity	if processed		censored	
Limited Supply	theoretically	printed at will	central mint	
Sunnah Money	Commodities	\$\$\$		Bitcoin
Intrinsic Value		representation	none	
Inflation Proof	unknown	debt based	no	
Acceptability	limited		unknown	growing daily
Decentralized		man made	unregulated	

The case for

Blockchain

in

Fintech

An aerial photograph of a city skyline, likely New York City, taken during sunset or sunrise. The sky is a mix of orange, yellow, and dark blue. The city is densely packed with skyscrapers. A large body of water is visible on the right side. The text is overlaid on the image in a white, serif font. The background has a dark, semi-transparent overlay.

“Blockchain technologies will impact every form and function of the financial services industry—from retail banking and capital markets to accounting and regulation.

*They will also force us to **rethink the role of banks and financial institutions in society.**”*

Don Tapscott



Infrastructure Inversion

4 Reasons why Blockchain will transform the Financial Sector

Trust

No longer monopolised by intermediaries

Cost

Clear and settles peer-to-peer value transfer without a middleman

Speed

Clearance and settlement happens simultaneously

Risk Management

Settlement, Counterparty and systemic risks mitigated through decentralised and network based validation



Insurance

Deposit & Lending

Capital Raising

EFFICIENCY

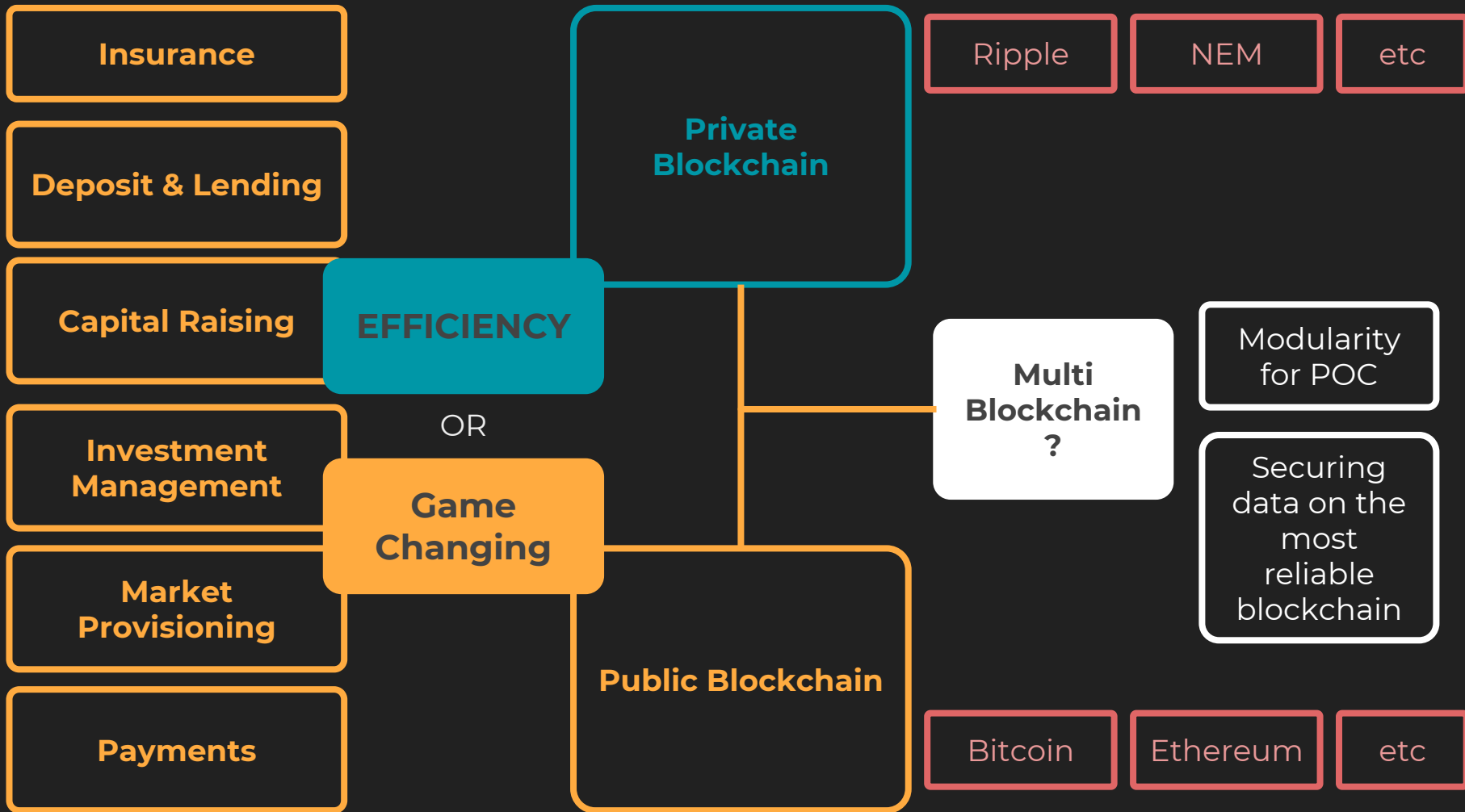
OR

Investment Management

Game Changing

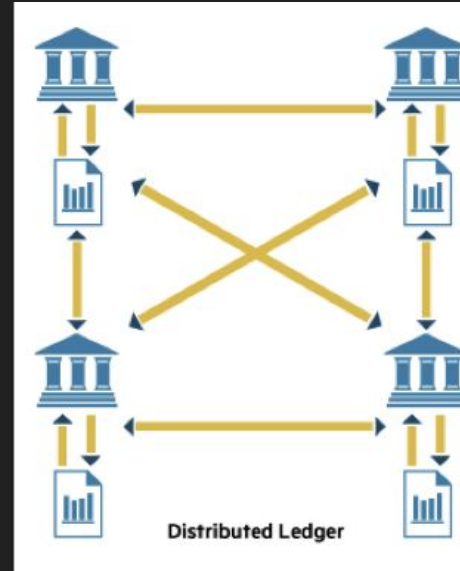
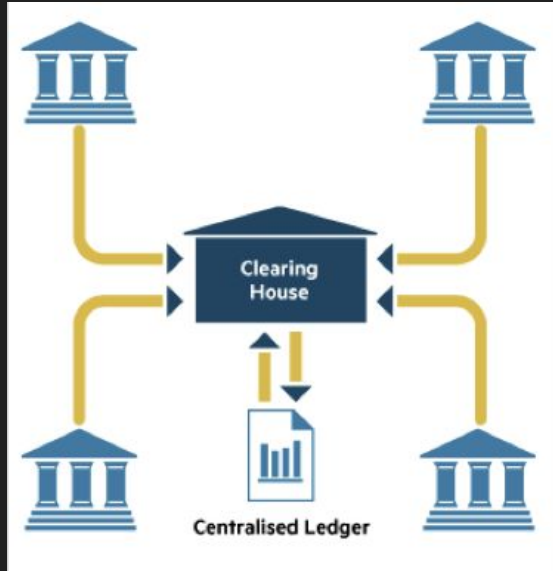
Market Provisioning

Payments



Santander Bank

First to admit USD 20 billion annual savings from distributed ledger



- Reconciling Multiple Central Ledgers Vs Auto-Audited Distributed Ledgers?
- Batch Processing CSVs every 24 Hours Vs Really Real-Time Settlement?

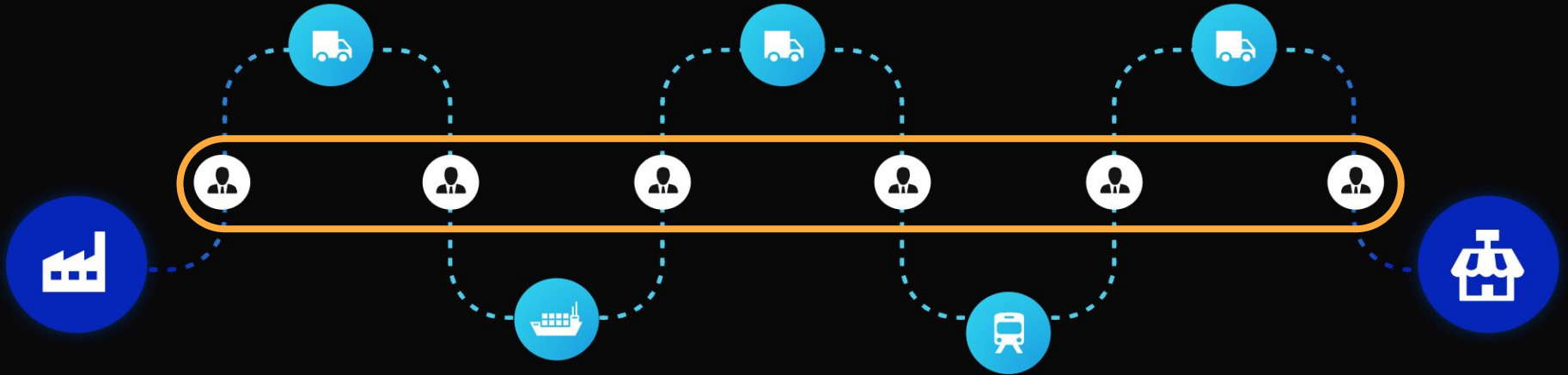
Fr8 Protocol's proposal for Trade & logistics

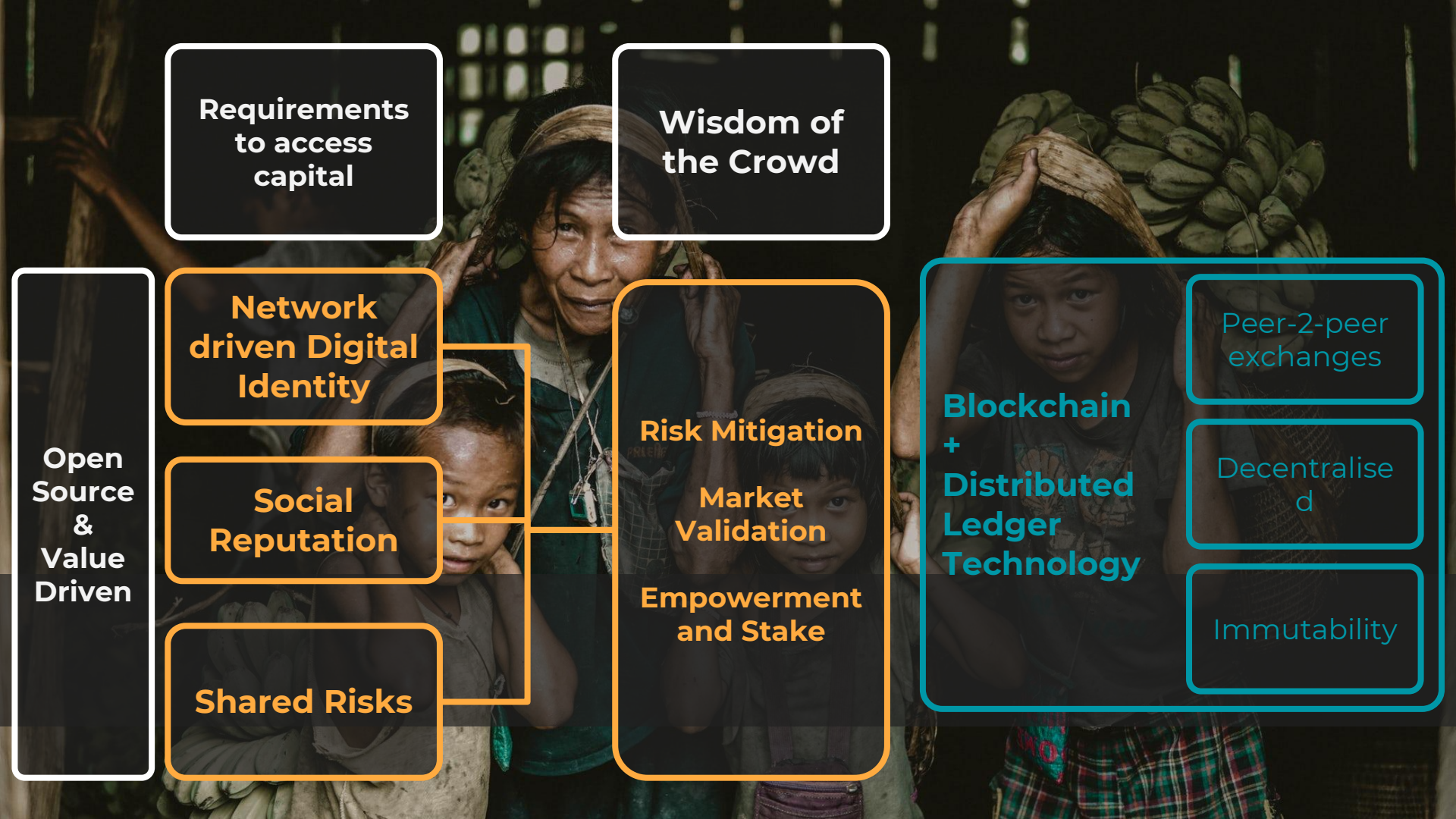
Data Standards

Payment Standards

Regulatory Standards

Cyber Security Standards





Requirements
to access
capital

Wisdom of
the Crowd

Network
driven Digital
Identity

Social
Reputation

Shared Risks

Open
Source
&
Value
Driven

Risk Mitigation

Market
Validation

Empowerment
and Stake

Blockchain
+
Distributed
Ledger
Technology

Peer-2-peer
exchanges

Decentralise
d

Immutability

Fundraising Alternatives

Throwing a wider casting net

DEBT

EQUITY

VCs & PEs

IPOs

Financial institutions

Gov & Orgs

CRYPTO ASSETS

- Peer-2-peer exchanges
- Decentralised
- Immutability

FINANCIAL INCLUSION

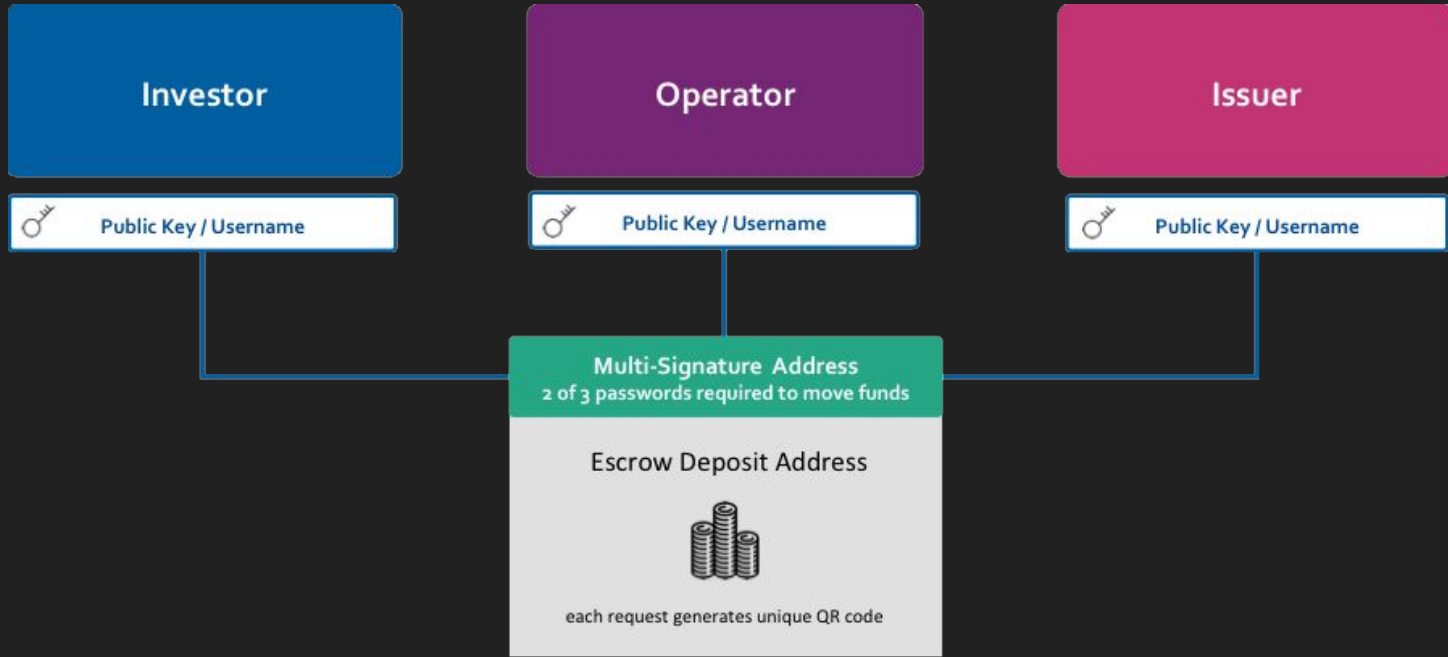


FINANCIAL DISINTERMEDIATION

APPLICATION N1

Disintermediation in Fintech

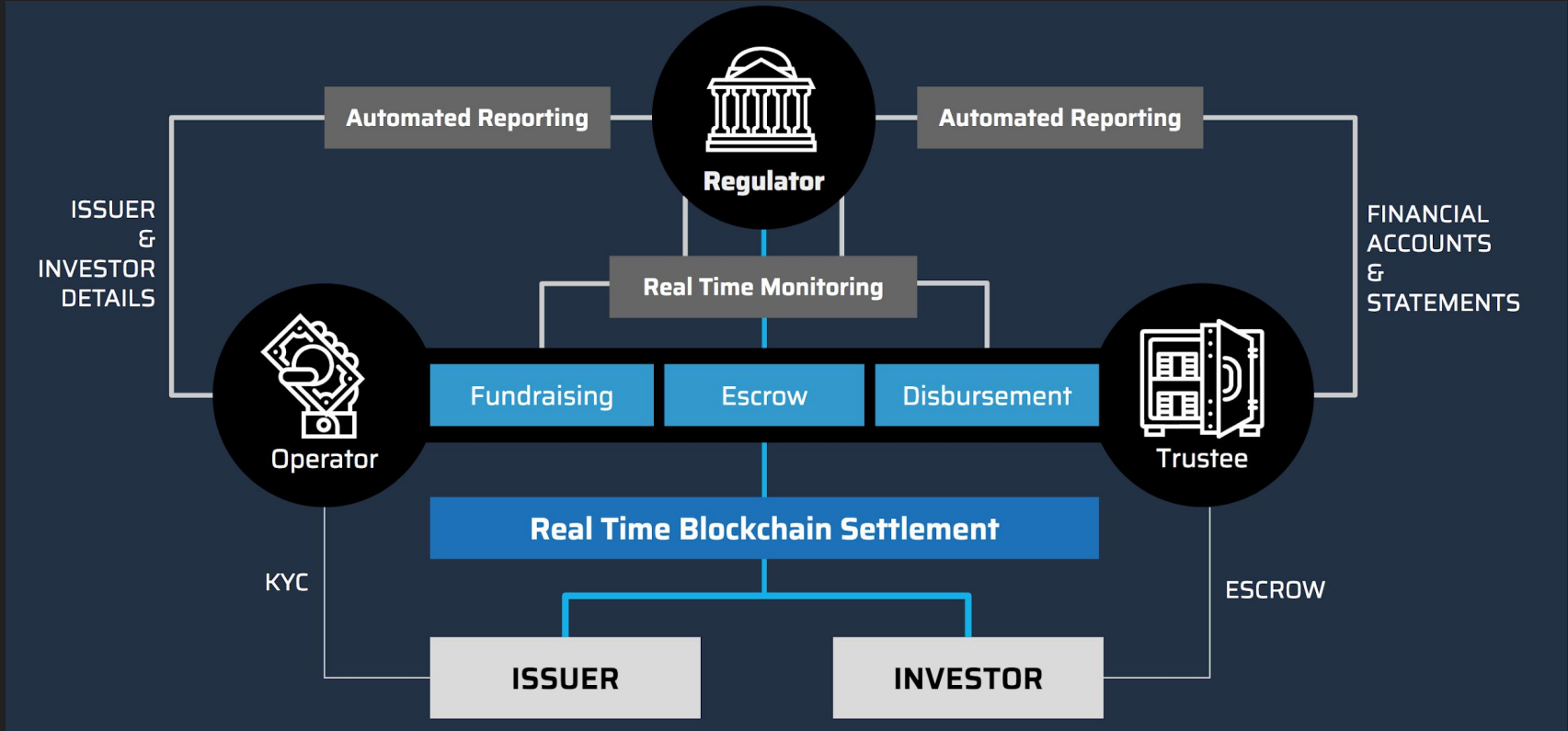
Multi-signatory Escrow in Equity Crowdfunding



APPLICATION N 2

Streamlining The ECF Ecosystem

RegTech & Compliance



"In the future, [people] are going to make a lot of smaller payments. That's going to increase economic activity ... That in principle, makes a larger pie with lower fees"

Susan Athey, Economics of Technology



Micro

Nano

**Payments
Investments**



The present and near future

Automated, smart fundraising and investing

Smart
Contracts

DAOs

ETF

Tokenisation &
Securitisation

**CRYPTO ASSETS & Index
Funds**

ICOs

Challenges to Fintech to embrace Blockchain

Bumpy read ahead, but we'll get there eventually



Blockchain Embassy Asia

foundations for a world without walls

Asia's only public blockchain consortium determined to cut through the techno-babble, delivering informed decisions built on collaboration and distributed governance

[REQUEST MEMBERSHIP](#)

[REQUEST REPORTS](#)

www.bce.asia

Solving Blockchain Challenges one-by-one



A Clutter of Information

Swarmed with an eclectic range of media coverage, dubious promotions and misinformed technical and legal jargon, we want to help organisations and individuals to make well informed decisions regarding distributed ledgers



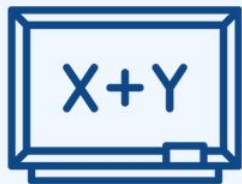
Boundaries, Barriers & Silos

Getting the most revolutionary technology since the internet off the ground is a herculean task. Despite this, many organisations and consortiums seems to be dividing and conquering clusters of industry oriented applications, forgetting that the technology works best viewed in totality and if applied holistically.



Short Sighted Gains

An endless wave of headlines and news designed to persuade the public that monetary incentives are all there is to blockchain. Fixating upon the speculative nature of crypto-assets and digital tokens distracts most users from the true potential of blockchain technology, which lies far beyond finance.



education

we work in partnership with a number of different education providers - such as REDMONEY and iTRAIN ASIA in order to ensure we are able to cover a broad understanding of industry specific uses



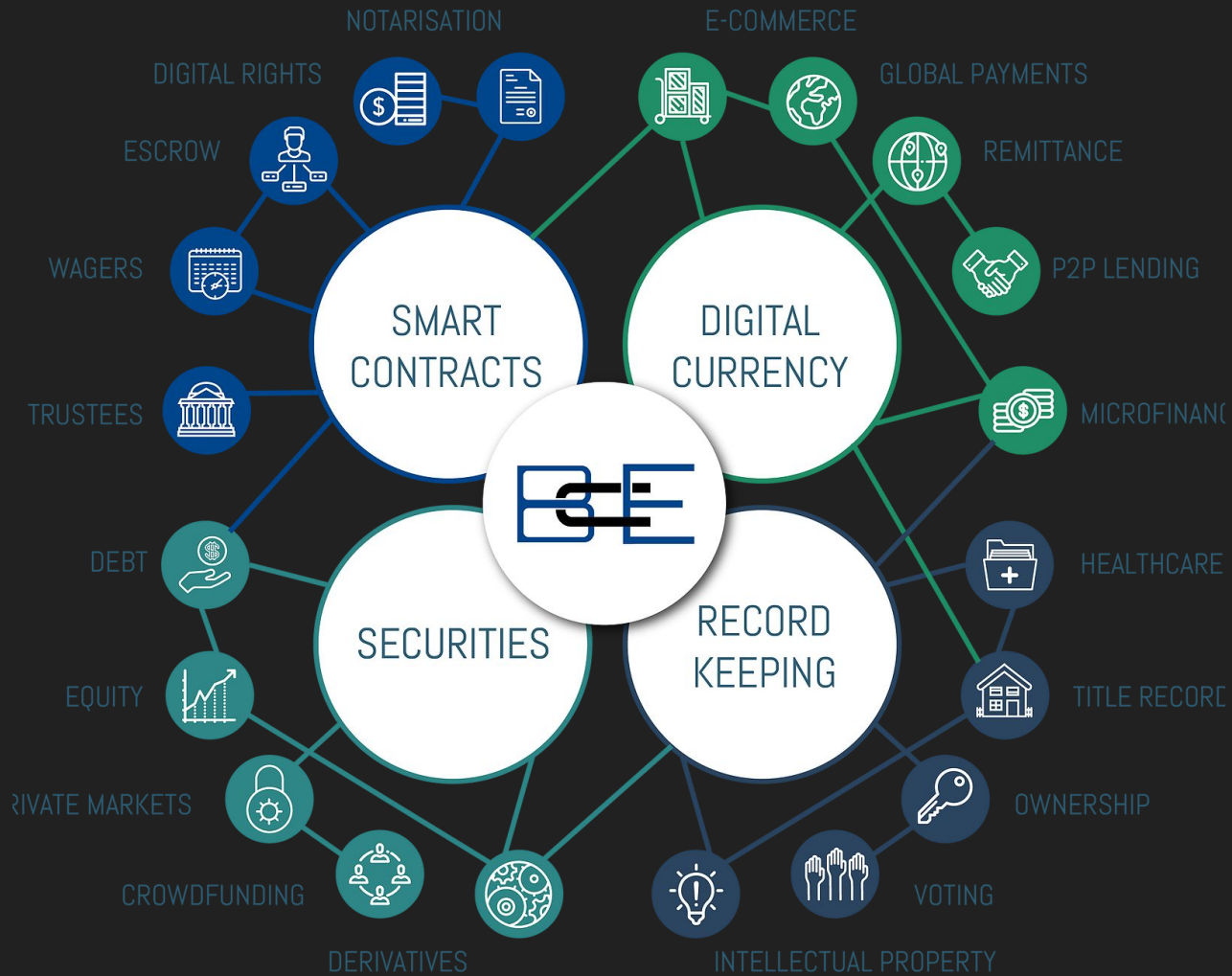
collaboration

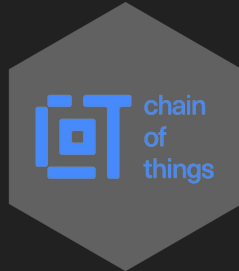
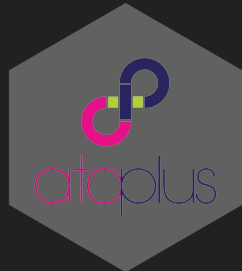
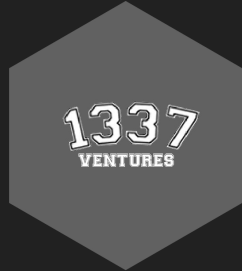
not only do we work together on collaborative disruptions such as digital identity, but we also work with regulatory bodies as we establish our trustee services



technology

we believe that there will never be a single blockchain or unified set of global standards to govern single industries, let alone nation states, which is why we utilise Cortex





We have a range of members from various industries bringing valuable expertise to all

BCE's success relies on our collective ability to garner partners, whilst fostering communication between experts from various industries and backgrounds to allow for more effective collaboration that can in turn have a greater impact and benefit to all involved.

Our Newsletter

MAIN AGENDA

Interplanetary Embassy

Our primary mission at BCE Asia is to help the community by providing educational content and collaborative tools that are focused on public blockchain technology.

As a registered non-profit organization dedicated to distributed technologies; it's no surprise that we've had countless offers from community members wanting to contribute to our efforts by donating time, resources or in some cases - even just cryptocurrency. We wanted to start a group project that offered something in return for those that contributed to its success.

This is why we have launched The Interplanetary Embassy starting right here on Earth, offering blockchain based planets with an immutable planetary construct (IPC) - similar to biological "DNA" - all of which is managed by Ethereum smart contract.

Not only do each of our Embassy members get a dedicated planet - but any citizen who wishes to participate and donate to BCE Asia can also create and manage their own planets within our three-dimensional bce.asia universe

Not only do each of our Embassy members get a dedicated planet - but any citizen who wishes to participate and donate to BCE Asia can also create and manage their own planets within our three-dimensional bce.asia universe

The originality of the planet begins with its registered X, Y and Z coordinate - each a number between 0 to 99, along with a planet name and the address that you would like the ownership to be assigned. Upon its formation, each planet is given a unique teralorming-DNA sequence that is then used to generate the planet surface, it's evolutionary track and even the ruling families that are currently in power for each of the one million possibilities (within the bce.asia universe) - most of which are still out there just waiting to be discovered.

By utilizing Ethereum smart contracts, we have created a non-fungible token that closely follows the current ERC721 standard that has been recently popularized by the Crypto Kitty



Planet Stats

In that vast depths of mountain meadow space the planet of Oblivious orbits a nearby cyan / aqua sun. On the planet surface's fern froed cities have started developing on the islands of brick red that lie scattered across a can can ocean. Under the leadership of Kurranar the Cruel these Monogamous Red Ribbon Dart-Frog have become the dominant species. The whispered rumours of a Intercosmic Salem Blue-Jay rebellion by Bettanwen of Morgana brings the planet of Oblivious to the brink of war.

Primary Species

Monogamous Red Ribbon Dart-Frog

Planet Meta

can, brick, red, fern, froed, monogamous, ribbon, dart-frog, intercosmic, salem, blue-jay, kurranar, cruel, bettanwen, morgana, oblivious, mountain, meadow, cyan, /, aqua,

ISSUE no.1

The Communiqué

A brief public summary statement issued following important bilateral or multilateral meetings.

BCE

March 2018

MAIN AGENDA

Building blocks of a chained universe

Introducing Interplanetary Embassy, a donation platform designed to educate and offer unique planets to our community

▶ Page 2

Our Quarterly Newsletter will offer Ambassadors the exclusive coverage on :

Main Project & Activities

Cryptocurrency Watch

Asian Market & Regulations

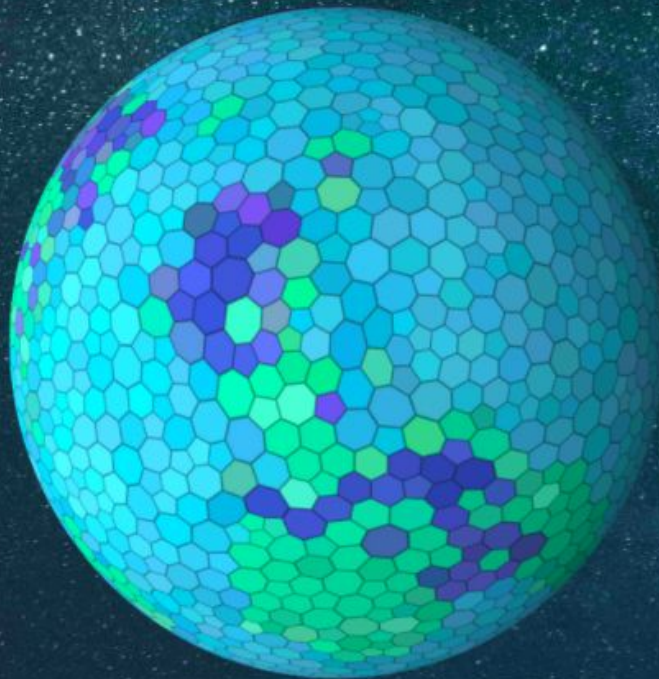
Blockchain Review

Bite-sized Technical Know-Hows



interplanetary **embassy**

<http://interplanetaryembassy.com/>



Genesis Prime

Coordinate [0, 0, 0]

In that vast depths of electric violet space the planet of Genesis Prime orbits a nearby science blue sun. On the planet surface cerulean blue cities have starting developing on the islands of shamrock that lie scattered across a scooter ocean. Under the leadership of Chancellor Keru of Winkilvi; these communist rabbit have become the dominant species